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Serial No. 10/072,729

DEC 22 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Magruder, et al

Docket No.: WELL0027

Serial No. : 10/072,729

Art Unit: 3634

5 Filed: February 7, 2002

Examiner: Maguire, Lindsay M.

Title: Home Asset Management Account

December 22, 2006

10 Commissioner for Patents

Mail Stop - Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

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RESPONSE

Sir:

20 This is a Response to the non-final Office Action, dated 28 November 2006, for the
above-identified patent application.

The Commissioner is hereby authorized to charge any additional fees due or credit any
overpayment to Deposit Account No. 07-1445.

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PTO/SB/97 (09-06)

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Re: Serial No. 10/072,729

Atty. Docket No. WELL0027

TOTAL PAGES (Incl. cover sheet) - 21

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